



**BANCO DE GUAYAQUIL (PANAMÁ), S.A.**  
**BALANCE CONSOLIDADO DE SUBSIDIARIAS**

Descripcion	2008		2009		
	Trimestre IV	Trimestre I	Trimestre II	Trimestre III	Trimestre IV
<b>ACTIVOS LIQUIDOS NETO</b>	50,781,216.26	58,470,971.19	31,669,415.61	11,381,754.31	25,913,616.11
Depósitos Internos en Bancos	49,913,979.05	5,954,194.09	2,962,930.79	676,713.45	892,540.67
A la Vista	43,124,760.85	5,954,194.09	2,962,930.79	676,713.45	892,540.67
A Plazo	6,789,218.20	0.00	0.00	0.00	0.00
Depósitos Externos en Bancos	418,359.59	50,306,651.91	27,995,205.72	10,627,558.80	24,913,204.85
A la Vista	418,359.59	50,306,651.91	27,995,205.72	10,627,558.80	24,813,204.85
A Plazo	0.00	0.00	0.00	0.00	100,000.00
Otros	448,877.62	2,210,125.19	711,279.10	77,482.06	107,870.59
<b>CARTERA CREDITICIA NETA</b>	3,940,151.67	5,401,407.91	22,011,468.75	26,228,537.57	18,774,155.01
Interna	0.00	0.00	0.00	0.00	0.00
Externa	3,946,644.67	5,407,607.91	22,183,220.34	26,457,894.07	18,907,836.88
Menos Provisiones	6,493.00	6,200.00	171,751.59	229,356.50	133,681.87
Interna	0.00	0.00	0.00	0.00	0.00
Externa	6,493.00	6,200.00	171,751.59	229,356.50	133,681.87
<b>INVERSIONES EN VALORES NETA</b>	0.00	10,490,788.15	25,629,491.32	31,770,947.70	32,335,704.47
Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	10,490,788.15	25,629,491.32	31,770,947.70	32,335,704.47
Menos Provisiones	0.00	0.00	0.00	0.00	0.00
Interna	0.00	0.00	0.00	0.00	0.00
Externa	0.00	0.00	0.00	0.00	0.00
<b>OTROS ACTIVOS</b>	467,716.06	902,528.52	1,148,020.86	1,363,598.34	1,399,126.87



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Internos	435,936.30	723,605.92	552,400.57	578,200.34	328,706.80
Externos	31,779.76	178,922.60	595,620.29	785,398.00	1,070,420.07
<b>ACTIVO TOTAL NETO</b>	<b>55,189,083.99</b>	<b>75,265,695.77</b>	<b>80,458,396.54</b>	<b>70,744,837.92</b>	<b>78,422,602.46</b>
<b>DEPOSITOS</b>	<b>44,595,770.67</b>	<b>64,966,031.78</b>	<b>69,814,135.54</b>	<b>59,663,170.39</b>	<b>66,920,253.16</b>
Internos	0.00	1,559,447.10	1,006,993.79	801,286.52	1,340,075.74
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	0.00	1,559,447.10	1,006,993.79	801,286.52	1,340,075.74
A la Vista	0.00	956,920.54	624,355.95	763,510.16	1,301,638.29
A Plazo	0.00	602,526.56	382,637.84	37,776.36	38,437.45
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
Externos	44,595,770.67	63,406,584.68	68,807,141.75	58,861,883.87	65,580,177.42
Oficiales	0.00	0.00	0.00	0.00	0.00
De Particulares	44,595,770.67	63,406,584.68	68,807,141.75	58,861,883.87	65,580,177.42
A la Vista	16,489,275.55	29,093,164.84	30,212,928.75	19,651,738.34	20,986,364.88
A Plazo	28,106,495.12	34,313,419.84	38,594,213.00	39,210,145.53	44,593,812.54
De Ahorros	0.00	0.00	0.00	0.00	0.00
De Bancos	0.00	0.00	0.00	0.00	0.00
A la Vista	0.00	0.00	0.00	0.00	0.00
A Plazo	0.00	0.00	0.00	0.00	0.00
<b>OBLIGACIONES</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



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Internas	0.00	0.00	0.00	0.00	0.00
Externas	0.00	0.00	0.00	0.00	0.00
OTROS PASIVOS	549,042.15	280,242.63	323,485.25	313,836.29	442,403.85
Internos	103,312.60	147,482.21	181,440.06	184,272.31	231,575.59
Externos	445,729.55	132,760.42	142,045.19	129,563.98	210,828.26
PATRIMONIO	10,044,271.17	10,019,421.36	10,320,775.75	10,767,831.24	11,059,945.45
Capital	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00	10,000,000.00
Reservas de Capital	0.00	0.00	0.00	0.00	0.00
Otras Reservas	0.00	0.00	0.00	0.00	0.00
Utilidad del periodo y de periodos anteriores	44,271.17	19,421.36	195,469.73	549,979.93	749,667.42
Gan/Perd en Inv. Dis. para la Venta	0.00	0.00	125,306.02	217,851.31	310,278.03
Deuda Subordinada	0.00	0.00	0.00	0.00	0.00
PASIVO Y PATRIMONIO TOTAL	55,189,083.99	75,265,695.77	80,458,396.54	70,744,837.92	78,422,602.46